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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	☐ Check if this an amended filing

#### Official Form 101

## **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

t 1: Identify Yourself			
	About Debtor 1:	A	bout Debtor 2 (Spouse Only in a Joint Case):
Your full name			
Write the name that is on	Corey		
picture identification (for example, your driver's	First name	Fi	irst name
	L Middle and a second		Palificación
,		IVI	liddle name
identification to your	Isbell Last name and Suffix (Sr., Jr., II, III)	La	ast name and Suffix (Sr., Jr., II, III)
modaling with the trustee.			
All other names you have used in the last 8 years			
Include your married or maiden names.			
Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-5420		
	Your full name  Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).  Bring your picture identification to your meeting with the trustee.  Bring your picture identification to your meeting with the trustee.  All other names you have used in the last 8 years Include your married or maiden names.  Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number  About Debtor 1:  Corey  First name  L  Middle name  Isbell  Last name and Suffix (Sr., Jr., II, III)	About Debtor 1:  About Debtor 1  About Debtor 1:  About Debtor 1  About Debtor 1

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Debtor 1 Corey L Isbell

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.		
	Include trade names and doing business as names	Business name(s)	Business name(s)		
		EINS	EINs		
5.	Where you live	2175 Vernon Drive	If Debtor 2 lives at a different address:		
		Elgin, IL 60123  Number, Street, City, State & ZIP Code  Kane	Number, Street, City, State & ZIP Code		
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County  If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for bankruptcy	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than	Check one:  Over the last 180 days before filing this petition, I have lived in this district longer than in any other		
		in any other district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)	district.  I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Corey L Isbell Case number (if known)

Par						
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required by</i> page 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy e box.
	choosing to file under		Chapter 7			
			Chapter 11			
			Chapter 12			
			Chapter 13			
В.	How you will pay the fee		about how yo	u may pay. Typi attorney is subm	cally, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with
					allments. If you choose this option (Official Form 103A).	on, sign and attach the Application for Individuals to Pay
			I request tha	t my fee be wai	ved (You may request this option	n only if you are filing for Chapter 7. By law, a judge may,
						our income is less than 150% of the official poverty line fee in installments). If you choose this option, you must fill
						Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	■ N				
	last o years.		District		When	Case number
			District		When	Case number
			District		When	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with	■ N				
	you, or by a business partner, or by an affiliate?					
			Debtor			Relationship to you
			District		When	Case number, if known
			Debtor			Relationship to you
			District		When	Case number, if known
11	Do you rent your	_	Go to li	ne 12		
• • •	residence?	■ N	0.			
		ПΥ			, , ,	t you and do you want to stay in your residence?
				No. Go to line 1		Indement Against Voy (Farm 404A) and the York A
				Yes. Fill out <i>Init</i> bankruptcy peti		Judgment Against You (Form 101A) and file it with this

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Case 16-01773 Desc Main Document Page 4 of 55 Case number (if known) Debtor 1 Corey L Isbell Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Part 4: 14. Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes.

of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Debtor 1 Corey L Isbell Document Page 5 of 55

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a m

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

□ Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active

military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	receive a	briefing	about	credit
counseling because	of:	_		

☐ Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Desc Main Document Page 6 of 55

Case number (if known) Debtor 1 Corey L Isbell Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under ☐ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1.000-5.000 1** 25.001-50.000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million **□** \$100,001 - \$500,000 □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your liabilities □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Corey L Isbell Signature of Debtor 2 Corey L Isbell Signature of Debtor 1 Executed on January 21, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

		Document	raye / UI 55	
Debtor 1	Corey L Isbell		Case number (if known)	

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Israel M	oskovits	Date	January 21, 2016
Signature of	Attorney for Debtor	_	MM / DD / YYYY
Israel Mosk	covits		
Printed name	COVICS		
THE SEMP	AD LAW FIRM, LLC		
Firm name			
20 S. Clark	Street		
28th Floor			
Chicago, IL	. 60603		
Number, Street,	City, State & ZIP Code		
Contact phone	(312) 913 0625	Email address	rsemrad@semradlaw.com
6302579			
Bar number & St	ate		

Document Page 8 of 55 Fill in this information to identify your case: Debtor 1 Corey L Isbell Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

#### Official Form 106Sum

#### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	6,975.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	6,975.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	0.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	25,295.00
	Your total liabilities	\$	25,295.00
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	2,491.14
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	2,496.50
Par	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other so	chedules.
7.	Yes What kind of debt do you have?		

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

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Debtor 1 Corey L Isbell

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	2,730.36
		ĺ	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Tota	al claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$_	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	11,832.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	11,832.00

Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Desc Main Page 10 of 55 Document Fill in this information to identify your case and this filing: Debtor 1 Corey L Isbell Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No □ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here......>> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... \$350.00 Furniture

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

Yes. Describe.....

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for Part 3. Write that number here .....

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

□ No

Cash

\$150.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Desc Main Page 12 of 55 Document Case number (if known) Debtor 1 Corey L Isbell Institution name: Yes..... Checking with Chase Bank \$500.00 17.1. Checking with Associated Bank \$75.00 17.2. 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ■ No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured

Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Desc Main Document Page 13 of 55 . Case number *(if known)* Debtor 1 Corey L Isbell claims or exemptions. 28. Tax refunds owed to you ☐ No Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Estimated 2015 tax refund \$5,000,00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance ☐ Yes. Name the insurance company of each policy and list its value. Company name: Beneficiary: Surrender or refund value: 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. ■ No ☐ Yes. Give specific information... 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No ☐ Yes. Describe each claim....... 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims ■ No ☐ Yes. Describe each claim....... 35. Any financial assets you did not already list ■ No ☐ Yes. Give specific information... 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$5,725.00 for Part 4. Write that number here..... Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Go to Part 6. ☐ Yes. Go to line 38. Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

If you own or have an interest in farmland, list it in Part 1.

No. Go to Part 7.

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Case number (if known) Document Debtor 1 Corey L Isbell

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership  $\hfill \square$  Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ...... \$0.00 List the Totals of Each Part of this Form Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,250.00 58. Part 4: Total financial assets, line 36 \$5,725.00 Part 5: Total business-related property, line 45 59. \$0.00 Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 \$0.00 62. Total personal property. Add lines 56 through 61... \$6,975.00 Copy personal property total \$6,975.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$6.975.00

Official Form 106A/B Schedule A/B: Property page 5

			III FAU <del>C</del> 13 UF33	
Fill in this infor	mation to identify your	case:		
Debtor 1	Corey L Isbell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

#### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

Daief description of the appropriate and line on

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption.
Furniture Line from Schedule A/B: 6.1	\$350.00	\$350.00 735 ILCS 5/12-1001(b)
Enternolli Gonedale 772. G. 1		☐ 100% of fair market value, up to any applicable statutory limit
electronics Line from Schedule A/B: 7.1	\$300.00	\$300.00 735 ILCS 5/12-1001(b)
Enternoin Gonedale 772. 1.1		□ 100% of fair market value, up to any applicable statutory limit
clothing Line from Schedule A/B: 11.1	\$350.00	\$350.00 735 ILCS 5/12-1001(a)
Enterneum comedate / v Z. T T T		□ 100% of fair market value, up to any applicable statutory limit
jewerly Line from Schedule A/B: 12.1	\$250.00	\$250.00 735 ILCS 5/12-1001(b)
Enternolli danedale 702. 12.1		□ 100% of fair market value, up to any applicable statutory limit
Cash Line from Schedule A/B: 16.1	\$150.00	\$150.00 735 ILCS 5/12-1001(b)
Line IIOIII <i>Scriedule PVD</i> . 10.1		100% of fair market value, up to any applicable statutory limit

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Case number (if known)

				` ` ,	
	ief description of the property and line on hedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption.		
	necking with Chase Bank	\$500.00		\$500.00	735 ILCS 5/12-1001(b)
				100% of fair market value, up to any applicable statutory limit	
	necking with Associated Bank	\$75.00		\$75.00	735 ILCS 5/12-1001(b)
Lii	ie iidiii <i>Schedule PVD</i> . 17.2			100% of fair market value, up to any applicable statutory limit	
	stimated 2015 tax refund	\$5,000.00		\$2,625.00	735 ILCS 5/12-1001(g)(1)
LII	le IIIIII Genedale PVB. 20.1			100% of fair market value, up to any applicable statutory limit	
	stimated 2015 tax refund	\$5,000.00		\$2,375.00	735 ILCS 5/12-1001(b)
LII	ie IIIIII <i>Schedule PVB</i> . 20.1			100% of fair market value, up to any applicable statutory limit	
	e you claiming a homestead exemption ubject to adjustment on 4/01/16 and every			iled on or after the date of adjustme	ent.)
	Yes. Did you acquire the property cove	red by the exemption w	ithin 1	,215 days before you filed this case	9?
	□ No				

Yes

			$\frac{111}{11}$	
Fill in this info	rmation to identify your	case:		
Debtor 1	Corey L Isbell	Middle News	LastNama	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

#### Official Form 106D

#### Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
  - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below.

	Ca	Se 10-01//3 D00	_	071/57/T(		1/21/10 09.20	out Des	oc Mairi
E:II :	n this inform	nation to identify your occ		cument	Page 18 of	ეე	Ī	
FIII I	n this infor	nation to identify your cas	se:					
Debt	or 1	Corey L Isbell						
Debt	or 2	First Name	Middle Name		Last Name			
	se if, filing)	First Name	Middle Name		Last Name			
Unite	ed States Ba	nkruptcy Court for the: N	ORTHERN DIS	STRICT OF II	LINOIS			
Ornic	od Otaloo Da	Tiki aptoy Court for the.	OKTILIKI DI	3111101 01 12	LINGIO			
	e number _							
(if kno	wn)						_	heck if this is an mended filing
							_ a	mended ming
Offi	cial Forn	n 106E/F						
Sch	edule E	/F: Creditors Who	o Have Ur	secured	l Claims			12/15
		accurate as possible. Use Pa				r creditors with NONF	PRIORITY claims	s. List the other party to
		racts or unexpired leases that tory Contracts and Unexpired						
D: Cre	editors Who H	ave Claims Secured by Proper	rty. If more spac	e is needed, co	opy the Part you need,	, fill it out, number the	entries in the b	oxes on the left. Attach
	ontinuation Pa er (if known).	ige to this page. If you have no	o information to	report in a Par	t, do not file that Part.	On the top of any add	litional pages, w	rite your name and case
Part		I of Your PRIORITY Unsec	cured Claims					
		rs have priority unsecured cla		?				
_	No. Go to P	. ,	<b></b>					
	<b>■</b> No. 30 to 1	art Z.						
Part		I of Your NONPRIORITY U	Insecured Cla	ims				
		rs have nonpriority unsecured						
	_		_	_	vour other och odules			
_	_	ve nothing to report in this part. S	טעטוווו נוווא וטוווו ני	o the court with	your other scriedules.			
	Yes.							
		nonpriority unsecured claims						
		editor separately for each claim. particular claim, list the other cro						
				•	, ,			Total claim
4.1	Advocat	e Sherman Hospital	Las	t 4 digits of acc	count number			\$0.00
		Creditor's Name				<del></del> -		
	1425 No Elgin, IL	orth Randall Road	Whe	en was the deb	t incurred?			-
		treet City State Zlp Code	As o	of the date you	file, the claim is: Chec	ck all that apply		
	Who incu	rred the debt? Check one.		D				
	Debtor	1 only		Contingent				
	☐ Debtor	2 only		Jnliquidated				
	☐ Debtor	1 and Debtor 2 only		Disputed	RITY unsecured claim			
	☐ At leas	t one of the debtors and another		Student loans	arr anocource claim	•		
	☐ Check	if this claim is for a communi	`		ng out of a separation a	agreement or divorce th	at vou did not	
	Is the clair	m subject to offset?		ort as priority cla		.g. 20110111 31 4170100 111	,	
	■ No			Debts to pension	n or profit-sharing plans	, and other similar debt	s	
	☐ Yes			Other, Specify	Medical			

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Debioi	Corey L Isbell		
4.2	Alexian Brothers	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO BOX 3495	When was the debt incurred?	
	Toledo, OH 43607  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	Other. Specify Medical	
4.3	Armor Systems Co	Last 4 digits of account number 9630	\$200.00
	Nonpriority Creditor's Name 1700 Kiefer Dr Ste 1	When was the debt incurred? Opened 4/01/12	
	Zion, IL 60099 Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Village Of Palatine Police Dep	
4.4	Armor Systems Co	Last 4 digits of account number 6276	\$575.00
	Nonpriority Creditor's Name 1700 Kiefer Dr Ste 1	When was the debt incurred? Opened 1/01/13	
	Zion, IL 60099  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	■ Other. Specify Collection Attorney Surgery Group	
		— Suid. Specify	

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Debioi	Corey L Isbell		Case Hulliber (II know)				
4.5	Arnold Scott Harris	Last 4 digits of account number		\$0.00			
	Nonpriority Creditor's Name 111 W Jackson Blvd, Ste. 500 Chicago, IL 60604	When was the debt incurred?					
	Number Street City State Zlp Code	As of the date you file, the claim	As of the date you file, the claim is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	■ Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:				
	☐ At least one of the debtors and another	Student loans	<del></del>				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		☐ Obligations arising out of a separation agreement or divorce that you did not				
		Debts to pension or profit-sharir	ng plane, and other cimilar debte				
	■ No □ Yes	Other. Specify     Notice only	• •				
4.6	Capital Bank Nonpriority Creditor's Name	Last 4 digits of account number	7425	\$111.00			
	1 Church St Rockville, MD 20850	When was the debt incurred?	Opened 7/01/14 Last Active 3/31/15				
	Number Street City State Zlp Code	As of the date you file, the claim					
	Who incurred the debt? Check one.	_	,				
	■ Debtor 1 only	Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:				
	☐ At least one of the debtors and another	Student loans					
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa					
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	Other. Specify Credit Card	l				
4.7	Cash Stone	Last 4 digits of account number		\$0.00			
	Nonpriority Creditor's Name 148 May Mart	When was the debt incurred?		****			
	Rochelle, IL 61068  Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:				
	$\square$ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not				
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts				
	Yes	■ Other. Specify notice only					
		· · · ·					

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Debto	Corey L Isbell	Case number (if know)	
4.8	Check 'N Go	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name PO Box 701 W. North Ave Country Club Hills, IL 60478	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only		
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.9	Collection Technology Inc.	Last 4 digits of account number	\$0.00
_	Nonpriority Creditor's Name P.O. Box 2036	When was the debt incurred?	
	Monterey Park, CA 91754  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.10	ComEd	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name	When we the debt in some dO	
	3 Lincoln Center Attn: Bankruptcy Section	When was the debt incurred?	
	Oakbrook Terrace, IL 60181		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	$\square$ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	☐ Yes	■ Other. Specify notice only	
		• • •	

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Debto	r 1 Corey L Isbell	Case number (if know)	
4.11	I.C.S Inc  Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	PO BOX 1010 Tinley Park, IL 60477-9110	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.12	Illinois Tollway Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	Attn: Legal Dept 2700 Ogden Ave Downers Grove, IL 60515	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.13	Merchants Cr	Last 4 digits of account number 2009	\$215.00
	Nonpriority Creditor's Name 223 W. Jackson Blvd. Suite 400	When was the debt incurred? Opened 1/01/13	
	Chicago, IL 60606  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community debt	☐ Student loans	
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	— <del>.</del>	_ Collection Attorney Northwest Suburban	
	Yes	Other. Specify     Imaging Ass	

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Debto	r 1 Corey L Isbell	Case number (if know)	
4.14	Mrsi	Last 4 digits of account number 6332	\$488.00
	Nonpriority Creditor's Name 2250 E Devon Ave Ste 352 Des Plaines, IL 60018	When was the debt incurred? Opened 7/01/15	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Collection Attorney Sherman Hospital Sp	-
4.15	Niko Credit Services Nonpriority Creditor's Name	Last 4 digits of account number 7381	\$3,520.00
	3435 N. Cicero Ave. Chicago, IL 60641	Opened 8/01/07 Last Active 2/19/09	_
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	<u> </u>	
	■ Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:  ☐ Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	-
4.16	Northwest Collectors	Last 4 digits of account number 3460	\$982.00
	Nonpriority Creditor's Name 3601 Algonquin Rd. Suite 232 Relling Mondown II. 60008	When was the debt incurred? Opened 3/01/12	_
	Rolling Meadows, IL 60008  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	$\square$ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Collection Attorney Huntley Fire Protection  Distri	_

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Debto	r 1 Corey L Isbell	Case number (if know)	
4.17	Northwest Suburban Imaging Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	34659 Eagle Way	When was the debt incurred?	
	Chicago, IL 60678-1346  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	_	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	Debtor 2 only	☐ Disputed	
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt Is the claim subject to offset?	$\square$ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.18	Penn Credit	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 916 S. 14th St.	When was the debt incurred?	
	916 S. 14(11 St. PO Box 988	when was the dept incurred?	
	Harrisburg, PA 17108-0988		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	·	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	Student loans	
	☐ Check if this claim is for a community debt		
	Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify notice only	
4.19	PNC Bank	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name P.O. Box 15397	When was the debt incurred?	<del></del>
	Wilmington, DE 19886-5397		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	
	■ Debtor 1 only	☐ Unliquidated	
	☐ Debtor 2 only	☐ Disputed	
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	☐ At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
	□Yes	■ Other. Specify Notice only	
		5 Spoony	

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\$243.00
\$582.00
\$264.00
Ψ204.00

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Debtor	1 Corey L Isbell		Case number (if know)			
4.23	Stanisccontr	Last 4 digits of account number		\$361.00		
	Nonpriority Creditor's Name Po Box 480 Modeste, CA 05353	When was the debt incurred?				
	Modesto, CA 95353  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply			
	_	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts			
	Yes	■ Other. Specify Med1 02 Co	epamerica			
4.24	TMobile	Last 4 digits of account number		\$0.00		
	Nonpriority Creditor's Name P.O. Box 742596	When was the debt incurred?				
	Cincinnati, OH 45274-2596	when was the dept incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	Continuent				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	Disputed	l alaim.			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	i ciaim:			
	☐ Check if this claim is for a community debt					
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	Yes	■ Other. Specify notice only	<u></u>			
4.25	Ttl Fin Ac	Last 4 digits of account number	2424	\$0.00		
4.20	Nonpriority Creditor's Name	Last 4 digits of account number		Ψ0.00		
	2900 West Irving P		Opened 2/28/15 Last Active			
	Chicago, IL 60618	When was the debt incurred?	11/24/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	Пол				
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	✓ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	d claim:				
	☐ At least one of the debtors and another					
	☐ Check if this claim is for a community debt	Student loans	making company or division that the division did and			
	Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	·				
	L 163	Other. Specify Automobile				

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Debto	Corey L Isbell		Case number (if know)	
4.26	Turner Acceptance Crp Nonpriority Creditor's Name	Last 4 digits of account number	4439	\$5,922.00
	5900 W Howard St Skokie, IL 60077	When was the debt incurred?	Opened 3/01/13 Last Active 9/20/13	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  ■ Debtor 1 only	☐ Contingent		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans	u ciaiii.	
	☐ Check if this claim is for a community debt Is the claim subject to offset?		aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Automobile	-	
4.27	Us Dept Ed Nonpriority Creditor's Name	Last 4 digits of account number	6157	\$1,842.00
	Po Box 1030 Coraopolis, PA 15108	When was the debt incurred?	Opened 10/01/11 Last Active 9/20/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	$\square$ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	☐ Yes	☐ Other. Specify		
		Educationa	I	
4.28	Us Dept Ed Nonpriority Creditor's Name	Last 4 digits of account number	3210	\$3,643.00
	Po Box 1030 Coraopolis, PA 15108	When was the debt incurred?	Opened 10/01/11 Last Active 9/20/14	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u></u>	

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Debtor	1 Corey L Isbell		Case number (if know)	
4.29	Us Dept Ed  Nonpriority Creditor's Name	Last 4 digits of account number	6156	\$3,799.00
	Po Box 1030 Coraopolis, PA 15108	When was the debt incurred?	Opened 3/01/11 Last Active 9/20/14	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim i	s: Check all that apply	
	_	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	☐ Other. Specify		
		Educationa		
4.30	Us Dept Ed Nonpriority Creditor's Name	Last 4 digits of account number	3216	\$2,548.00
			Opened 3/01/11 Last Active	
	Po Box 1030	When was the debt incurred?	9/20/14	
	Coraopolis, PA 15108  Number Street City State Zlp Code	As of the date you file, the claim i	e. Check all that apply	
	Who incurred the debt? Check one.		3. Offect all that apply	
	■ Debtor 1 only	☐ Contingent		
	Debtor 2 only	Unliquidated		
	Debtor 1 and Debtor 2 only	Disputed	I alata	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	i ciaim:	
	_	Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify		
		Educationa	l .	
4.31	Us Dept of Ed/Great Lakes Educational Lo	Last 4 digits of account number	8581	\$0.00
	Nonpriority Creditor's Name			<u> </u>
	2401 International Madison, WI 53704	When was the debt incurred?	Opened 3/02/11 Last Active 11/30/13	
-	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent	,	
	■ Debtor 1 only	☐ Unliquidated		
	Debtor 2 only	<u> </u>		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	1 claim:	
	☐ At least one of the debtors and another	Student loans	. VIG	
	☐ Check if this claim is for a community debt	_	and a second and discount of the second as	
	Is the claim subject to offset?	report as priority claims	ration agreement or divorce that you did not	
	No	Debts to pension or profit-sharin	g plans, and other similar debts	
	Yes	Other. Specify		
		Educationa	<u> </u>	
D (A	List Others to De Notified About a Debt	That Var. Almandul intad		

#### Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address -NONE-

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims

Debtor 1 Corey L Isbell

Last 4 digits of account number

Part 2: Creditors with Nonpriority Unsecured Claims

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total claim	
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	<b>Total.</b> Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	11,832.00
Total claims from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	13,463.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	25,295.00

			<u> </u>	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Corey L Isbell			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

### Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1 Titan Self Storage 939 S Mclean Blvd Elgin, IL 60123	storage unit lease

		Docume	ent Page 31 d	of 55	
Fill in this	information to identify your	case:			
Debtor 1	Corey L Isbell				
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	hor				
(if known)				☐ Check if this is an	
				amended filing	
Officia	l Form 106H				
	lule H: Your Cod	obtore		40/4	_
Scried	idle H. Toul Cod	enroi 2		12/1	<u> </u>
	and case number (if known you have any codebtors? (If	,		e as a codebtor.	
_					
■ No □ Yes					
<b>—</b> 100	,				
	hin the last 8 years, have yona, California, Idaho, Louisiana			ry? (Community property states and territories include ington, and Wisconsin.)	
<b>-</b>	0				
	. Go to line 3. s. Did your spouse, former spo	una or logal aquivalent liv	a with you at the time?		
L res	s. Dia your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
in line Form	e 2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	r if your spouse is filing with you. List the person sh sure you have listed the creditor on Schedule D (Of 06G). Use Schedule D, Schedule E/F, or Schedule G	ficia
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the de	bt
	Name, Number, Street, City, State and Z	IP Code		Check all schedules that apply:	
				По	
3.1	Name			Schedule D, line	
	Tano			☐ Schedule E/F, line	
				☐ Schedule G, line	
	Number Street			_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	_
	Name			☐ Schedule E/F, line	
				☐ Schedule G, line	
_					
	Number Street	Stato	ZIP Code		
	City	State	ZIP Code		

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Fill	in this information to identify your c	ase:								
Del	otor 1 Corey L Isbe	II								
	otor 2					_				
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILL	INOIS						
	se number 						Check if this is  An amende  A supplem	ed filing ent showing		
<u></u>	fficial Form 106I								llowing date:	:
	chedule I: Your Inc						MM / DD/ `	YYYY		12/15
sup spo atta	is complete and accurate as pos plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing wi	ng jointly ith you, c	/, and your lo not inclu	spouse de infor	is livin mation	ng with you, inc n about your sp	lude inforr ouse. If me	nation abou ore space is	t your needed,
1.	Fill in your employment information.		Debtoi	1			Debtor	2 or non-fil	ing spouse	
	If you have more than one job,	Employment status*	■ Em	oloyed			☐ Empl	oyed		
	attach a separate page with information about additional	_mproymont status	☐ Not employed			☐ Not e	☐ Not employed			
	employers.	Occupation	Fork L	ift Driver						
	Include part-time, seasonal, or self-employed work.	Employer's name	Stelfa	st Inc						
	Occupation may include student or homemaker, if it applies.	Employer's address		Stelfast Popsville, OH						
		How long employed the	nere?	1 Year						
				*See Atta	chmen	t for Ad	dditional Emplo	yment Info	ormation	
<b>Esti</b> spou	mate monthly income as of the duse unless you are separated.  u or your non-filing spouse have meaning attach a separate sheet to	late you file this form. If								
11101	e space, attach a separate sheet to	o triis ioiiii.				F	or Debtor 1	For Deb	otor 2 or	
						_			ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$_	2,051.16	\$	N/A	
3.	Estimate and list monthly over	time pay.			3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.			4.	\$	2,051.16	\$	N/A	

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Deb	tor 1	Corey L Isbell	_	(	Case	number (if known)				
					Fo	r Debtor 1		Debtor :		
	Сор	y line 4 here	4.		\$_	2,051.16	\$	9	N/A	_
5.	List	all payroll deductions:								
-	5a.	Tax, Medicare, and Social Security deductions	5a	a	\$	358.50	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		\$-	0.00	\$—		N/A	_
	5c.	Voluntary contributions for retirement plans	50		\$ -	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	50		\$-	0.00	\$		N/A	_
	5e.	Insurance	5e		\$	111.45	\$		N/A	_
	5f.	Domestic support obligations	5f		\$	0.00	\$		N/A	_
	5g.	Union dues	5g		\$-	0.00	<u>\$</u> —		N/A	_
	5h.	Other deductions. Specify:		).+	\$	0.00	+ \$		N/A	_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.		* – \$	469.95	\$		N/A	_
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.		* - \$	1,581.21	\$ \$		N/A	_
					Ψ_	1,501.21	Ψ		11/7	_
8.	Ba.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
	01	monthly net income.	88		\$_	0.00	\$		N/A	
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive	8b <b>1t</b>	).	\$_	0.00	\$		N/A	_
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$	0.00	\$		N/A	
	8d.	Unemployment compensation	80		\$ -	0.00	\$		N/A	_
	8e.	Social Security	86		\$ <sup>-</sup>	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistant that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	ce 8f		\$	0.00	\$		N/A	-
	8g.	Pension or retirement income	8g	٦.	\$	0.00	\$		N/A	
	8h.	Other monthly income. Specify: Second job (net)		1.+	\$_	909.93	+ \$		N/A	_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	;	\$	909.93	\$		N/	A
10	Cald	culate monthly income. Add line 7 + line 9.	10.	\$		2,491.14 + \$		N/A	= \$	2,491.14
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ_		Σ,491.14 + Ψ		11//	- Ψ -	2,431.14
11.	Stat Inclu	e all other regular contributions to the expenses that you list in Schedulade contributions from an unmarried partner, members of your household, your friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are no	ur dep			•		Schedule 11.		0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certies						12.	\$	2,491.14
13.	Do y	you expect an increase or decrease within the year after you file this form	n?						Combi month	nea ly income
		No. Ves Explain:								

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Debtor 1 Corey L Isbell Case number (if known)	
--	--

#### Official Form B 6I Attachment for Additional Employment Information

Debtor	
Occupation	Trinity Care
Name of Employer	Trinity Care
How long employed	3 months
Address of Employer	927 N Plum Grove Rd, Suite F
	Schaumburg, IL 60173

Official Form 106I Schedule I: Your Income page 3

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	in this informs	tion to identify yo	N1. 0000:							
	III IIIIS IIIIOIIIIa	tion to identify yo	our case.							
Debt	tor 1	Corey L Isbell				Cł		if this is:		
Dob	tor 2							n amended filing	ving postpetition cha	ntor
	ouse, if filing)								the following date:	ptei
	,						_	·		
Unite	ed States Bankri	uptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		M	M / DD / YYYY		
Case	e numbe <b>r</b>									
(If kr	nown)									
Of	ficial Fo	rm 106J								
Sc	hedule	J: Your E	Exper	1989						12/15
				. If two married people a	re filing together, b	oth are e	qual	lly responsible fo	or supplying correc	
info	rmation. If m	ore space is ne	eded, atta	ch another sheet to this						
nun	nber (if know	n). Answer ever	y questio	n.						
Part		ibe Your House	hold							
1.	Is this a join	nt case?								
	No. Go to									
	☐ Yes. <b>Doe</b>	s Debtor 2 live i	n a separ	ate household?						
	□ No							_		
	ШYe	es. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expense</i> :	s for Separate House	ehold of D	ebto	or 2.		
2.	Do you have	e dependents?	□ No							
	Do not list Do	ebtor 1	Yes.	Fill out this information for	Dependent's relation			Dependent's	Does dependent	
	and Debtor 2	2.	<b>—</b> 103.	each dependent	Debtor 1 or Debtor	2		age	live with you?	
	Do not state	the							■ No	
	dependents	names.			Son			9 months	☐ Yes	
									□ No	
									☐ Yes	
									□ No	
							_		☐ Yes ☐ No	
									☐ Yes	
3.		enses include		No			_			
		f people other th I your depender	nan $_{f \Box}$	Yes						
	yoursen and	a your depender	113:							
Part		ate Your Ongoir						mlamantin a Cha		4
				uptcy filing date unless y y is filed. If this is a supp						
app	licable date.		-					-		
Incl	ude expense	s paid for with r	non-cash	government assistance i	f you know					
the	value of such	n assistance and		cluded it on Schedule I:				Your expe	aneae	
(Ott	icial Form 10	61.)						Tour expe	511363	
4.	The rental o	r home owners	hip expen	ses for your residence.	nclude first mortgage	e				
		nd any rent for the		-	noidae mat mortgagi	4.	\$		200.00	
	If not includ	led in line 4:								
		estate taxes		Ja :		4a.			0.00	
		rty, homeowner's maintenance re		's insurance upkeep expenses		4b. 4c.			0.00 100.00	
		owner's associati				4d.			0.00	
5.				our residence, such as ho	me equity loans	5.			0.00	

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Deb	tor 1 Corey L Isbell	Case num	ber (if known)	
6.	Utilities:			
٥.	6a. Electricity, heat, natural gas	6a.	\$	215.00
	6b. Water, sewer, garbage collection	6b.	\$	0.00
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$	250.00
	6d. Other. Specify:	6d.		0.00
7.	Food and housekeeping supplies	7.	· · · · · · · · · · · · · · · · · · ·	315.00
7. 8.	Childcare and children's education costs	8.		0.00
9.	Clothing, laundry, and dry cleaning	9.		200.00
	S. 3. 3		·	
10.	Personal care products and services	10.		125.00
	Medical and dental expenses	11.	\$	100.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare.	12.	<b>Φ</b>	350.00
40	Do not include car payments.			
	Entertainment, clubs, recreation, newspapers, magazines, and books	13.		100.00
	Charitable contributions and religious donations	14.	\$	0.00
15.	Insurance.			
	Do not include insurance deducted from your pay or included in lines 4 or 20.		•	
	15a. Life insurance	15a.	· .	0.00
	15b. Health insurance	15b.	\$	0.00
	15c. Vehicle insurance	15c.	\$	0.00
	15d. Other insurance. Specify:	15d.	\$	0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20.			
	Specify:	16.	\$	0.00
17.	Installment or lease payments:			
	17a. Car payments for Vehicle 1	17a.	\$	0.00
	17b. Car payments for Vehicle 2	17b.	\$	0.00
	17c Other Specify	17c.		0.00
	17d. Other. Specify:	17d.		0.00
1Ω	Your payments of alimony, maintenance, and support that you did not report a		Ψ	0.00
10.	deducted from your pay on line 5, Schedule I, Your Income (Official Form 1061)		\$	0.00
19	Other payments you make to support others who do not live with you.	•	\$	541.50
	Specify: Child Care	19.		341.50
20				
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Scl</i> 20a. Mortgages on other property	20a.		0.00
	20b. Real estate taxes	20b.		0.00
	20c. Property, homeowner's, or renter's insurance	20c.		0.00
	20d. Maintenance, repair, and upkeep expenses	20d.		0.00
	20e. Homeowner's association or condominium dues	20e.		0.00
21.	Other: Specify:	21.	+\$	0.00
22.	Calculate your monthly expenses			
	22a. Add lines 4 through 21.		\$	2,496.50
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line 22a and 22b. The result is your monthly expenses.		\$	2,496.50
				,
23.	Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,491.14
	23b. Copy your monthly expenses from line 22c above.	23b.	-\$	2,496.50
				·
	23c. Subtract your monthly expenses from your monthly income.		•	5.00
	The result is your monthly net income.	23c.	\$	-5.36
24.	Do you expect an increase or decrease in your expenses within the year after y For example, do you expect to finish paying for your car loan within the year or do you expect your modification to the terms of your mortgage?  No.			se or decrease because of a
	☐ Yes. Explain here: Client stays with family			
	LAPIAIT HETE. CHEFTE SEAYS WITH TATHINY			

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Fill in this inform	mation to identify your	case:				
Debtor 1	Corey L Isbell					
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name			
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS			
Case number (if known)					☐ Check if th amended f	
Official Forn						
Declarat	ion About a	n Individual	Debtor's S	Schedules		12/15
years, or both. 18	or property by fraud in 8 U.S.C. §§ 152, 1341, 1	n connection with a bank 519, and 3571.	ruptcy case can res	sult in fines up to \$250,0	000, or imprisonment	for up to 20
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill o	out bankruptcy forms?		
■ No						
☐ Yes. N	Name of person			. Attach <i>Bankruptcy Peti</i> and <i>Signature</i> (Official F		Declaration,
	Ity of perjury, I declare true and correct.	that I have read the sum	mary and schedule	s filed with this declarat	ion and	
X /s/ Core Corey L Signatur	•		X Signatul	re of Debtor 2		

Date

Date January 21, 2016

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Fill ir	this information to ident	fy your case:					
Debto			At ability Nieuwa	L and Ma			
Debto	First Name	IV	fiddle Name	Last Na	me		
	e if, filing) First Name	N	liddle Name	Last Na	me		
Unite	d States Bankruptcy Court f	or the: NORT	HERN DISTRIC	T OF ILLINOIS			
Case	number						
(if know							-
							amended filing
~ ···							
	cial Form 107						
	tement of Financ						12/15
	complete and accurate as nation. If more space is no						
	er (if known). Answer eve		Separate Silect	to tills form. O	i the top of an	iy additioliai pages, wille	your name and case
Part '	1: Give Details About Y	our Marital Stat	tus and Where Y	ou Lived Befor	'e		
1. V	Vhat is your current marita	al status?					
	_	ii status .					
	Not married						
2. D	Ouring the last 3 years, have	e you lived any	where other that	an where you li	ve now?		
	□ No						
	Yes. List all of the place	s you lived in the	e last 3 years. Do	o not include wh	ere you live nov	N.	
!	Debtor 1 Prior Address:		Dates Debtor lived there	1 De	btor 2 Prior Ad	ldress:	Dates Debtor 2 lived there
	1135 Pleasent Run Drive Wheeling, IL 60090	)	From-To: 2009-2013		Same as Debtor 1	I	☐ Same as Debtor 1 From-To:
	Vithin the last 8 years, did and territories include Arizo  No Yes. Make sure you fill	ona, California, Id out <i>Schedule H:</i>	daho, Louisiana, Your Codebtors	Nevada, New M	exico, Puerto R		
Part 2	Explain the Sources	of Your Income	<b>)</b>				
F	hid you have any income frill in the total amount of income you are filing a joint case a	ome you receive	d from all jobs ar	nd all businesses	s, including part	t-time activities.	alendar years?
	☐ No						
	Yes. Fill in the details.						
ı							
		Debtor	1			Debtor 2	
I		Debtor Sources	1 s of income	Gross inc	ome	Debtor 2 Sources of income	Gross income
ı		Sources			ductions and		Gross income (before deductions and exclusions)
	January 1 of current year ate you filed for bankrupto	Sources Check a	s of income all that apply. es, commissions	(before de exclusions	ductions and	Sources of income	(before deductions and exclusions)

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				Debter 4				Debter 2			
				Debtor 1					Debtor 2		
					of income that apply.		s income e deductions and sions)		Sources of inco		Gross income (before deductions and exclusions)
		ndar year: December	31, 2015 )	■ Wages	s, commissions,		\$28,511.69		☐ Wages, componuses, tips	nissions,	
				☐ Operat	ing a business			ı	Operating a b	ousiness	
		ndar year be December		■ Wages bonuses,	s, commissions, tips		\$15,000.00		☐ Wages, comi	nissions,	
				☐ Operat	ing a business			ı	Operating a b	ousiness	
ı	No	source and	Ü	ome from ea	ach source separa	ately. Do	not include incom	ne tha	t you listed in lir	e 4.	
				Debtor 1		_	_		Debtor 2		
				Sources of Describe b			s income e deductions and sions)		Sources of inco Describe below.		Gross income (before deductions and exclusions)
Part	3: Lis	t Certain Pa	yments You	ı Made Befo	re You Filed for	Bankrup	tcy				
_	Are eithe □ No.	Neither De individual	ebtor 1 nor I primarily for a 90 days before Go to line	Debtor 2 has a personal, factorie you filed 7.	amily, or househo	umer del old purpos lid you pa	ots. Consumer de se." y any creditor a to	otal o	f \$6,225* or moi	re?	01(8) as "incurred by an the total amount you
			paid that connot include	reditor. Do n payments to	ot include payme o an attorney for t	nts for do this bankr	mestic support ob	bligati	ions, such as ch	ild support	and alimony. Also, do
ı	Yes				e primarily const for bankruptcy, d		ots. y any creditor a to	otal o	f \$600 or more?	•	
		■ No.	Go to line	7.							
		□ <sub>Yes</sub>	include pay	ments for d							at creditor. Do not include payments to
	Credito	's Name an	d Address		Dates of payme	ent	Total amount paid	4	Amount you still owe	Was this	payment for

Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Document Page 40 of 55 Case number (if known) Debtor 1 Corey L Isbell Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Nο Yes. List all payments to an insider **Insider's Name and Address** Dates of payment Total amount Amount you Reason for this payment still owe paid Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason for this payment still owe Include creditor's name paid Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ☐ Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number

10.	Within 1 year before you filed for bankrupt Check all that apply and fill in the details belo	cy, was any of your property repossessed, foreclosed w.	l, garnished, attache	d, seized, or levied?
	□ No			
	Yes. Fill in the information below.			
	Creditor Name and Address	Describe the Property	Date	Value of the property
		Explain what happened		, ,,,,
	Total Finance 2917 West Irving Park	2007 Infinity M35X	Winter 2015	\$0.00
	Chicago, IL 60618	■ Property was repossessed.		
		☐ Property was foreclosed.		
		☐ Property was garnished.		

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☐ Property was attached, seized or levied.

	N	o

☐ Yes. Fill in the details.

Creditor Name and Address

Describe the action the creditor took

Date action was taken

Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

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Case number (if known) Document Debtor 1 Corey L Isbell

Par	List Certain Gifts and Contribution	าร			
13.	Within 2 years before you filed for banks ■ No □ Yes. Fill in the details for each gift.	ruptcy,	did you give any gifts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$6 per person	00	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:	I			
14.	Within 2 years before you filed for banks  ■ No □ Yes. Fill in the details for each gift or each		did you give any gifts or contributions with a too tion.	al value of more than	\$600 to any charity
	Gifts or contributions to charities that more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Cod		Describe what you contributed	Dates you contributed	Value
Par		,			
15.	Within 1 year before you filed for bankrudisaster, or gambling?  No Yes. Fill in the details.	iptcy or	r since you filed for bankruptcy, did you lose any	thing because of thef	it, fire, other
	Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss ethe amount that insurance has paid. List ag insurance claims on line 33 of Schedule A/B: erty.	Date of your loss	Value of property lost
Par	t 7: List Certain Payments or Transfer	s			
16.	consulted about seeking bankruptcy or	prepari	id you or anyone else acting on your behalf pay ing a bankruptcy petition? rs, or credit counseling agencies for services require	, ,	rty to anyone you
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not	You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
17.	Within 1 year before you filed for bankru promised to help you deal with your cre Do not include any payment or transfer tha	ditors o		or transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.				
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was	Amount of payment

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Case number (if known) Document Debtor 1 Corey L Isbell

18.	Within 2 years before you filed for bankrup transferred in the ordinary course of your I include both outright transfers and transfers include gifts and transfers that you have alreated No  Yes. Fill in the details.	ousiness or financial aff nade as security (such as	airs? the granting of a	•			
	Person Who Received Transfer Address		Description and value of property transferred		ribe any property or ents received or debts n exchange	Date transfer was made	
	Person's relationship to you						
19.	Within 10 years before you filed for bankru beneficiary? (These are often called asset-pile No		ny property to a	self-settle	ed trust or similar devic	e of which you are a	
	☐ Yes. Fill in the details.						
	Name of trust	Description and	value of the pro	perty trans	sferred	Date Transfer was made	
Par	t 8: List of Certain Financial Accounts, Ir	estrumente Safa Donos	it Boyos and St	torago Uni	<b>t</b> e		
	Within 1 year before you filed for bankrupt sold, moved, or transferred? Include checking, savings, money market,	cy, were any financial acou	ccounts or instr	ruments he	eld in your name, or for	•	
	houses, pension funds, cooperatives, asso	ociations, and other fina	inciai institutior	ıs.			
	Yes. Fill in the details.			_			
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer	
	PNC Bank P.O. Box 15397 Wilmington, DE 19886-5397	XXXX-		rket	2015	\$0.00	
21.	Do you now have, or did you have within 1 cash, or other valuables?	year before you filed fo	r bankruptcy, a	ny safe de	posit box or other depo	ository for securities,	
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you stored property in a storage unit	or place other than you	r home within 1	year befo	re you filed for bankru	otcy	
	□ No ■ Yes. Fill in the details.						
	Name of Storage Facility	Who else has or	had access	Describe	the contents	Do you still	
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)		Describe	the contents	have it?	
	Titan Self Storage 939 S Mclean Blv Elgin, IL 60123	Corey, Isbell		clothing		□ No ■ Yes	

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Case number (if known) Document

Debtor 1 Corey L Isbell

Par	t 9: Identify Property You Hold or Control for	Someone Else							
23.	Do you hold or control any property that someofor someone.	one else owns? Include any prop	erty y	ou borrowed from, are storing for	, or hold in trust				
	■ No □ Yes. Fill in the details.								
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	De	scribe the property	Value				
Par	t 10: Give Details About Environmental Inform	ation							
For	the purpose of Part 10, the following definitions	apply:							
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	iir, land, soil, surface water, grοι	_	•					
	Site means any location, facility, or property as to own, operate, or utilize it, including disposal	sites.							
	Hazardous material means anything an environ hazardous material, pollutant, contaminant, or		us wa	ste, hazardous substance, toxic s	substance,				
Rep	ort all notices, releases, and proceedings that ye	ou know about, regardless of wh	nen th	ey occurred.					
24.	Has any governmental unit notified you that you	u may be liable or potentially liab	ole un	der or in violation of an environm	ental law?				
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State 2 ZIP Code)	and	Environmental law, if you know it	Date of notice				
25.	Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.								
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State 2 ZIP Code)	and	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or adminis	strative proceeding under any er	nviron	mental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.								
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Na	ture of the case	Status of the case				
Par	t 11: Give Details About Your Business or Con	nections to Any Business							
27.	Within 4 years before you filed for bankruptcy,	did you own a business or have	any o	f the following connections to any	business?				
	☐ A sole proprietor or self-employed in a	trade, profession, or other activi	ty, eitl	her full-time or part-time					
	☐ A member of a limited liability company	(LLC) or limited liability partner	ship (	LLP)					
	☐ A partner in a partnership								
	☐ An officer, director, or managing execu	tive of a corporation							
	☐ An owner of at least 5% of the voting or	equity securities of a corporation	on						

Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Page 44 of 55 Document Corey L Isbell Case number (if known) Debtor 1 No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. Describe the nature of the business **Employer Identification number Business Name Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed World Ventures Travel EIN: 111 S Wacker Dr From-To Fall 2014-Winter 2014 Chicago, IL 60606 Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No Yes. Fill in the details below. П Name **Date Issued Address** (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Corey L Isbell Corey L Isbell Signature of Debtor 2 Signature of Debtor 1 Date January 21, 2016 **Date** 

Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Official Form 107

■ No
□ Yes

■ No

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Debtor 1	Corey L Isbell First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States B Case number	ankruptcy Court for the	he: NORTHERN DISTRICT	OF ILLINOIS	
(if known)				☐ Check if this is an amended filing

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.
- You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information holow

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No
name:	☐ Retain the property and redeem it.	
Description of	Retain the property and enter into a Reaffirmation Agreement.	☐ Yes
property	☐ Retain the property and [explain]:	
securing debt:		
Creditor's	☐ Surrender the property.	□ No

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Deb	tor 1	Corey L Isbell		Case number (if known)	
D <sub>r</sub>	operty	tion of / g debt:	☐ Retain the proper ☐ Retain the proper  Reaffirmation Ag ☐ Retain the proper	rty and enter into a greement.	☐ Yes
in the	ny un e infor	rmation below. Do not li	rsonal Property Leases erty lease that you listed in Schedule G: Execu ist real estate leases. Unexpired leases are lea rsonal property lease if the trustee does not a	ases that are still in effect; the	e lease period has not yet ended.
Des	cribe y	your unexpired persona	al property leases		Will the lease be assumed?
Des	sor's na cription erty:	ame: n of leased			□ No □ Yes
Des	sor's na cription perty:	ame: n of leased			□ No
Des	sor's na criptior perty:	ame: n of leased			□ No □ Yes
Des	sor's na criptior perty:	ame: n of leased			□ No
Des	sor's na cription perty:	ame: n of leased			□ No □ Yes
Des	sor's na cription erty:	ame: n of leased			□ No □ Yes
Des	sor's na cription perty:	ame: n of leased			□ No
	er pen	Sign Below alty of perjury, I declare nat is subject to an unex	that I have indicated my intention about any	property of my estate that sec	
	-	orey L Isbell			
^	Core	ey L Isbell ature of Debtor 1	Signa	ature of Debtor 2	
	Date	January 21, 2016	Date		

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-01773 Doc 1 Filed 01/21/16 Entered 01/21/16 09:28:01 Desc Main Document Page 51 of 55

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Corey L Isbell		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COM	PENSATION OF ATTOR	RNEY FOR D	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. compensation paid to me within one year before the rendered on behalf of the debtor(s) in contempla	e filing of the petition in bankruptcy,	or agreed to be paid	d to me, for services ren	ndered or to
	For legal services, I have agreed to accept		\$	1,425.00	
	Prior to the filing of this statement I have rece	ived	\$	0.00	
	Balance Due		\$	1,425.00	
2. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. l	■ I have not agreed to share the above-disclosed	compensation with any other person	unless they are men	nbers and associates of	my law firm.
I	☐ I have agreed to share the above-disclosed com- copy of the agreement, together with a list of the				w firm. A
5. ]	In return for the above-disclosed fee, I have agreed	l to render legal service for all aspects	s of the bankruptcy	case, including:	
b c	a. Analysis of the debtor's financial situation, and b. Preparation and filing of any petition, schedules c. Representation of the debtor at the meeting of c d. [Other provisions as needed]	s, statement of affairs and plan which	may be required;	-	uptcy;
6. I	By agreement with the debtor(s), the above-disclos	ed fee does not include the following	service:		
		CERTIFICATION			
	I certify that the foregoing is a complete statement ankruptcy proceeding.	of any agreement or arrangement for	payment to me for	representation of the del	btor(s) in
Ja	anuary 21, 2016	/s/ Israel Moskovits	3		
	Pate	Israel Moskovits 63	302579		_
		Signature of Attorne THE SEMRAD LAV			
		20 S. Clark Street	•		
		28th Floor Chicago, IL 60603			
		(312) 913 0625 F		1	
		rsemrad@semradl			

Name of law firm

#### CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1425.00 attorney fees plus any necessary postpetition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 1. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Initial:

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the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: 1/9/2016

Cliont

Attornev

Initial:

## **United States Bankruptcy Court**Northern District of Illinois

		1 (of the first let of limitors		
In re	Corey L Isbell		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR I	MATRIX	
		Number of	Number of Creditors:	
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct t	o the best of my
Date:	January 21, 2016	/s/ Corey L Isbell Corey L Isbell Signature of Debtor		

Advocate Stasen 16-01773 itDec 1 Filed 101/21/1601 Entered 01/21/1609:2801 il Desc Main 1425 North Randall Road Elgin, IL 60123

AtDocument Page 55 of 55 P.O. Box 742596 2700 Ogden Ave

Downers Grove, IL 60515

Cincinnati, OH 45274-259

Alexian Brothers PO BOX 3495 Toledo, OH 43607

Merchants Cr 223 W. Jackson Blvd. Suite 400 Chicago, IL 60606

Ttl Fin Ac 2900 West Irving P Chicago, IL 60618 Chicago, IL 60618

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Turner Acceptance Crp 5900 W Howard St Skokie, IL 60077

Arnold Scott Harris 111 W Jackson Blvd, Ste. 500 3435 N. Cicero Ave. Chicago, IL 60604 Chicago, IL 60641

Niko Credit Services

Us Dept Ed Po Box 1030 Coraopolis, PA 15108

Capital Bank 1 Church St Rockville, MD 20850 Northwest Collectors 3601 Algonquin Rd. Suite 232 2401 International Rolling Meadows, IL 60008 Madison, WI 53704

Us Dept of Ed/Great LakeE

148 May Mart Rochelle, IL 61068 Northwest Suburban Imaging 34659 Eagle Way Chicago, IL 60678-1346

Check 'N Go Penn Credit PO Box 701 W. North Ave 916 S. 14th St. Country Club Hills, IL 60478 PO Box 988

Harrisburg, PA 17108-0988

Collection Technology Inc. PNC Bank P.O. Box 2036

Monterey Park, CA 91754 Wilmington, DE 19886-5397

P.O. Box 15397

ComEd 3 Lincoln Center Attn: Bankruptcy Section Modesto, CA 95353 Oakbrook Terrace, IL 60181

Stanisccontr Po Box 480

I.C.S Inc PO BOX 1010 Tinley Park, IL 60477-9110 Elgin, IL 60123

Titan Self Storage 939 S Mclean Blvd